

**Exhibit B**

**Letter re: Payment Increase**

# GMAC Mortgage

3451 Hammond Avenue  
Waterloo, IA 50702  
1-800-766-4622/Follow the Prompts

**Important Note:** In accordance with RESF requirements, this notice is being sent result of the review completed on your account.

## INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

47527-0000019-001  
SCOTT J LEONHARDT  
2111 FAIRFIELD PL  
WILMINGTON DE 19805-2651

ACCOUNT NUMBER [REDACTED]

PROPERTY ADDRESS:  
2111 FAIRFIELD PLACE  
WILMINGTON DE 19805

ANALYSIS DATE: DECEMBER 22, 2011

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

### Section 1:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	/ IN
REGULAR PMI	FEBRUARY 2012	187.75	
REGULAR PMI	MARCH 2012	187.75	
REGULAR PMI	APRIL 2012	187.75	
REGULAR PMI	MAY 2012	187.75	
REGULAR PMI	JUNE 2012	187.75	
REGULAR PMI	JULY 2012	187.75	
REGULAR PMI	AUGUST 2012	187.75	
CITY/TOWNSHIP	AUGUST 2012	1,772.30	
REGULAR PMI	SEPTEMBER 2012	187.75	
COUNTY	SEPTEMBER 2012	2,052.74	
REGULAR PMI	OCTOBER 2012	187.75	
REGULAR PMI	NOVEMBER 2012	187.75	
REGULAR PMI	DECEMBER 2012	187.75	
FIRE	JANUARY 2013	704.00	
REGULAR PMI	JANUARY 2013	187.75	
TOTAL ANNUAL DISBURSEMENTS:		6,782.04	
TOTAL ESCROW PAYMENT:		565.17	

The amounts above are based on either an estimate previously provided or the amount last disbursed.

**NOTE:** If you pay the escrow shortage amount of \$2,636.84, your new total payment will be adjusted to \$1,983.25 effective with your FEBRUARY 01, 2012 payment. If you do not shortage, your total payment effective FEBRUARY 01, 2012 will be \$2,202.98.

Payment change:	New	Prior Analysis
Escrow	565.17	417.57
Surplus/Shortage	219.73	0.00
Escrow Shortage Spread 12 Months		
Total	784.90	417.57
Principal/Interest	1,418.08	1,418.08
Total Payment	2,202.98	1,835.65

Depending on the timing of when your next billing notice is released, you may not see change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMA AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed

**Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.  
To reach our insurance department call: 1-800-256-9962.**

By sending your check, please be aware that you are authorizing us to use information on your check to make a electronic debit to your account at the financial institution indicated on the check. This electronic debit will be 1 amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on please notify your service of any payment changes.

Section 2:

ANALYSIS TYPE: 1/6 AGGREGATE  
PROJECTED ESCROW BALANCE AS OF: JANUARY 31, 2012

ACCOUNT NUMBER: [REDACTED]  
-1,076.32 \*

\* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgage payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			1,076.32-	1,560.52
02/01/12	565.17	187.75-	698.90-	1,937.94
03/01/12	565.17	187.75-	321.48-	2,315.36
04/01/12	565.17	187.75-	55.94	2,692.78
05/01/12	565.17	187.75-	433.36	3,070.20
06/01/12	565.17	187.75-	810.78	3,447.62
07/01/12	565.17	187.75-	1,188.20	3,825.04
08/01/12	565.17	187.75-	1,565.62	4,202.46
08/01/12	.00	1,772.30-	206.68-	2,430.16
09/01/12	565.17	187.75-	170.74	2,807.58
09/01/12	.00	2,052.74-	1,882.00-	754.84 L
10/01/12	565.17	187.75-	1,504.58-	1,132.26
11/01/12	565.17	187.75-	1,127.16-	1,509.68
12/01/12	565.17	187.75-	749.74-	1,887.10
01/01/13	565.17	704.00-	888.57-	1,748.27
01/01/13	.00	187.75-	1,076.32-	1,560.52

Current Escrow Balance: 602.14-			
Esc Rcpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
01/12	417.57	01/07/12	704.00
		01/01/12	187.75
*Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date.			
L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD: -1,882.00			
MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP) 754.84			

Section 3:



SHORTAGE

2,636.84

ESCROW ACCOUNT ACTIVITY (FEBRUARY 01, 2011 - JANUARY 31, 2012)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
11/01/10		.00	.00		.00	.00
12/01/10		.00	.00		.00	.00
01/01/11		.00	.00	PAYMENT	1,112.45	1,112.45
BEGINNING BALANCE		.00	.00			1,112.45
02/01/11		.00	.00	REGULAR PMI	187.75-	924.70
03/01/11		.00	.00	PAYMENT	417.57	1,154.52
03/01/11		.00	.00	REGULAR PMI	187.75-	1,154.52
04/01/11		.00	.00	PAYMENT	417.57	1,384.34
04/01/11		.00	.00	REGULAR PMI	187.75-	1,384.34
05/01/11		.00	.00	PAYMENT	417.57	1,614.16
05/01/11		.00	.00	REGULAR PMI	187.75-	1,614.16
06/01/11		.00	.00	PAYMENT	417.57	1,843.98
06/01/11		.00	.00	REGULAR PMI	187.75-	1,843.98
07/01/11		.00	.00	PAYMENT	417.57	2,073.80
07/01/11		.00	.00	REGULAR PMI	187.75-	2,073.80
08/01/11		.00	.00	PAYMENT	417.57	719.07
08/01/11		.00	.00	CITY/TOWNSHIP	1,772.30-	719.07
08/01/11		.00	.00	REGULAR PMI	187.75-	531.32
09/01/11		.00	.00	PAYMENT	417.57	1,103.85-
09/01/11		.00	.00	TAX	2,052.74-	1,103.85-
09/01/11		.00	.00	REGULAR PMI	187.75-	1,291.60-
10/01/11		.00	.00	PAYMENT	417.57	1,061.78-
10/01/11		.00	.00	REGULAR PMI	187.75-	1,061.78-
11/01/11		.00	.00	PAYMENT	417.57	831.96-
11/01/11		.00	.00	REGULAR PMI	187.75-	831.96-
12/01/11		.00	.00	PAYMENT	417.57	602.14-
		.00	.00	REGULAR PMI	187.75-	602.14-